



CONGRESSIONAL & INTERGOVERNMENTAL WEEKLY UPDATE



FEMA

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Do not let misinformation keep you from registering

FEMA and the state works closely with other state and federal partners, the private sector, faith based and voluntary agencies to help match survivors with avenues of assistance. No one is denied disaster assistance because of someone else's need and most programs are not dependent on income.

There are many common misconceptions regarding registering with FEMA:

Registering for disaster assistance with other agencies or organizations registers you for FEMA disaster assistance. *It does not.*

Having FEMA flood insurance registers you for disaster assistance. *It does not.* It also does not disqualify you from applying for assistance. Flood insurance claims are handled separately and you may find that you had uninsured losses.

If you haven't registered because English is not your first language, don't let that stop you. Translators are available and can help you in the registration process.

You may apply if you are a non-citizen national with a Social Security number or a qualified alien who holds permanent residency, refugee, or asylum status. If you are the parent of a U.S. citizen in your household, you may apply for federal disaster assistance on behalf of your child.

If you are a renter and haven't registered, know that you too may be eligible for federal disaster assistance and referrals to state agencies that may be able to help.

Your information is confidential. FEMA does not share your information with other agencies.

Continued on Page 2

FEMA Corps members assist in recovery



FEMA Corps team members measure the high water mark of the flooding at a damaged house in the city of Kinston.

Volunteer organizations play key role in North Carolina's recovery process

Disaster survivors who sustained losses from Hurricane Matthew and the flooding that followed are receiving help from many nonprofit and faith-based organizations in North Carolina. The United Way, Catholic Charities, the American Red Cross, United Methodists, Baptist Men's Ministry Disaster Relief, Mennonite Disaster Service and dozens of other organizations are providing assistance to survivors.

Voluntary agencies provide a wide range of services, including flood debris clean-up, shelter, food, clothing, counseling, home repairs and reconstruction.

Disaster survivors in North Carolina can call 2-1-1 or visit nc211.org to find available resources and services in their community. North Carolinians who want to know more about the work of the national and local volunteer organizations, or to volunteer their services, may visit www.ncvoad.org.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 or TTY at 800-462-7585. FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. Follow FEMA on twitter at [@femaregion4](https://twitter.com/femaregion4). Download the FEMA app with tools and tips to keep you safe before, during, and after disasters.

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Answering flood insurance questions

What does flood insurance protect?

The NFIP was created in 1968 to help provide a means for property owners to financially protect themselves. Flood insurance protects two types of insurable property: building and contents. The first covers your building, the latter covers your possessions; neither covers the land they occupy. Learn more at [Coverage from the NFIP](#) or call the NFIP Helpdesk 800-427-4661.

What does building coverage include?

The insured building and its foundation.
The electrical and plumbing system.
Central air conditioning equipment, furnaces and water heaters.
Refrigerators, cooking stoves, and built-in appliances such as dishwashers.
Permanently installed carpeting over unfinished flooring.

What does contents coverage include?

Clothing, curtains, furniture and electronic equipment.
Portable items such as; window air conditioners, microwaves and dishwashers.
Carpeting that is not already included in property coverage.
Clothing washers and dryers.

For more information on NFIP call **800-427-4661** or visit www.FloodSmart.gov.

NORTH CAROLINA BY THE NUMBERS

The following is a snapshot of the recovery effort as of Tuesday, Nov. 8, 2016:

- More than **\$69.6 million** has been distributed in individuals and household grants, including:
 - ◇ More than **\$49.9 million** has been approved in housing assistance for repairing/rebuilding homes and rental assistance for a temporary place to live.
 - ◇ More than **\$19.7 million** in other needs assistance has been approved to help cover the costs of replacing lost contents, medical, dental and other disaster-related expenses.
- More than **49,000** home inspections have been completed.
- More than **11,800** visits were made to recovery centers by people affected by the disaster.
- More than **69,000** households registered for federal assistance.
- More than **750** low-interest disaster loans were approved by the U.S. Small Business Administration.
- More than **\$27.3 million** has been approved in low-interest disaster loans by the SBA.
- More than **\$2.25 million** has been obligated for Public Assistance Grants.
- More than **5,400** National Flood Insurance Program claims were made.
- More than **\$21.8 million** has been paid on all NFIP claims.

Don't let misinformation ... (Cont'd from page 1)

The following are commonly asked questions:

I have insurance. Am I eligible for help? Possibly. FEMA will not duplicate insurance benefits, but you may be eligible for help with losses not covered or with damage in excess of your coverage.

I am waiting for my insurance adjuster. Can I still apply for disaster assistance while waiting for my insurance adjuster? Yes. Don't wait for an adjuster before applying for aid or making necessary repairs.

Keep papers and receipts for all work because you may qualify for reimbursement of expenses not covered by insurance.

I gave information to the American Red Cross, my emergency manager, called 2-1-1, must I still register with FEMA? Yes. To be eligible for federal and state disaster assistance, you must first apply with FEMA. You can apply online at DisasterAssistance.gov, call FEMA's Helpline at **800-621-3362** for voice, 711 and Video Relay Service. If you are deaf, hard of hearing or have a speech

disability and use a TTY, call **800-462-7585**. Or download the [FEMA Mobile App](#) and apply.

I don't own a business. Why should I apply for a loan from the SBA? Next to insurance, SBA is the primary source of funds for real estate property repairs and replacing lost contents following a disaster.

Returning the completed application may enable you to qualify for additional FEMA disaster recovery assistance programs for other serious disaster-related needs, such as medical and dental expenses or funeral and burial costs.

If SBA determines you cannot afford a loan, you may be considered for assistance from other organizations. There is no requirement to take out a loan if one is offered from SBA. For more information, call the SBA at **800-659-2955 (800-877-8339 TTY)**.

I received help from the Red Cross and other organizations immediately after the disaster. Can I still get help from FEMA or the state? Yes. Federal disaster assistance is separate from volunteer and faith-based help.